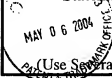




Form 1449 (Modified)

Information Disclosure
Statement By Applicant

(Use Separate Sheets if Necessary)

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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation
	B						Yes No

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
/B.F./	C	Black and Cox, "Valuing Corporate Securities: Some Effects of Bond Indenture Provisions," <i>J. of Finance</i> 31(2):351-367 (1976)
/B.F./	D	CreditGrades Technical Document, Ed. C.C. Finger & RiskMetrics Group pages 1-52 (2202)
/B.F./	E	Duffie and Lando, "Term Structures of Credit Spreads With Incomplete Accounting Information," <i>Econometrica</i> , 69(3):633-664 (2001)
/B.F./	F	Kay Giesecke, "Default and Information, Cornell University, June 2, 2001 this version August 20, 2003 pp.1-45
/B.F./	G	Merton, Robert C., "On The Pricing of Corporate Debt: The Risk Structure of Interest Rates," <i>J. of Finance</i> 29:449-470 (1974)

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

/Brian Fertig/

11/19/2007